

SCURA, WIGFIELD, HEYER

STEVENS & CAMMAROTA, LLP

1599 Hamburg Turnpike

Wayne, New Jersey 07470

Tel.: 973-696-8391

Jamal J. Romero, Esq.

jromero@scura.com

Counsel for Debtor



Order Filed on March 11, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In re:

Christian G. Monne,

Debtor.

Case No. 23-10870

Chapter 13

Hon. John K. Sherwood

**INTERIM ORDER ON CREDITOR'S CERTIFICATION OF DEFAULT
WITH CONDITIONS**

The relief set forth on the following page is hereby **ORDERED**.

DATED: March 11, 2025


Honorable John K. Sherwood
United States Bankruptcy Court

THIS MATTER having been presented to the Court by Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as trustee of MFA 2021-NQM2 Trust by and through its counsel, Matthew Fissel, Esquire, Brock & Scott, PLLC and opposed by Christian Monne (the "Debtor") represented by Jamal Romero, Esquire, Scura, Wigfield, Heyer, Stevens & Cammarota, LLP, whose property is 33 Graydon Terrace, Clifton, NJ 07013 (the "Property"), seeking relief from Stay pursuant to Creditor's Certification of Default

For good cause shown, it is **ORDERED**:

The hearing on the Creditor's Certification of Default shall be adjourned to March 27, 2025; The Debtor shall remit immediate payment of March mortgage payment no later than March 3, 2025, and if proof of payment is not received by Creditor's counsel by March 3, 2025, Creditor's counsel may move for a hearing on shortened time to obtain stay relief.

IT IS FURTHER ORDERED that if Debtor complies with above, the Debtor must docket a letter by March 20, 2025, from a broker or lender outlining the necessary steps to obtain a refinance of the Property and feasibility/ time frame it would take to refinance.

IT IS FURTHER ORDERED that Debtor shall file a Certification by March 20, 2025, detailing the Debtor's efforts towards refinancing the Property since the Bankruptcy Petition was filed on February 1, 2023.

In re:
Christian G. Monne
Debtor

Case No. 23-10870-JKS
Chapter 13

District/off: 0312-2
Date Rcvd: Mar 11, 2025

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2025:

Recip ID	Recipient Name and Address
db	+ Christian G. Monne, 39 Graydon Terrace, Clifton, NJ 07013-3315

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 13, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2025 at the address(es) listed below:

Name	Email Address
Andrew L. Spivack	on behalf of Creditor Wilmington Savings Fund Society FSB, not in its individual capacity but solely as trustee of MFA 20 andrew.spivack@brockandscott.com, wbcecf@brockandscott.com
Charles G. Wohlrab	on behalf of Creditor ServiceMac LLC as Servicer for Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as trustee of MFA 2021-NQM2 Trust bkecf@friedmanvartolo.com, cwohlrb@ecf.courtdrive.com
David L. Stevens	on behalf of Debtor Christian G. Monne dstevens@scura.com dstevens@scura.com;ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;jromero@scura.com;spereyra@scura.com;dwoody@scura.com;vduarte@scura.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Mar 11, 2025

Form ID: pdf903

Total Noticed: 1

Eamonn O'Hagan

on behalf of Creditor United States Internal Revenue Service eamonn.ohagan@usdoj.gov

Jamal J Romero

on behalf of Debtor Christian G. Monne jromero@scura.com
dstevens@scura.com;ecfbkfilings@scuramealey.com;vmajano@scura.com;spereyra@scura.com;14799@notices.nextchapterbk.com;
dwoody@scura.com;pevangelista@scura.com;amurphy@scura.com;vduarte@scura.com

Marc D. Miceli

on behalf of Creditor AGSCO Corporation mmiceli@sm-lawpc.com lindsay@sm-lawpc.com

Marie-Ann Greenberg

magecf@magtrustee.com

Matthew K. Fissel

on behalf of Creditor ServiceMac LLC as Servicer for Wilmington Savings Fund Society, FSB, not in its individual capacity but
solely as trustee of MFA 2021-NQM2 Trust wbefc@brockandscott.com, matthew.fissel@brockandscott.com

Matthew K. Fissel

on behalf of Creditor Wilmington Savings Fund Society FSB, not in its individual capacity but solely as trustee of MFA 20
wbefc@brockandscott.com, matthew.fissel@brockandscott.com

Michael E. Holt

on behalf of Interested Party Charles M. Forman Chapter 7 Trustee for CGM & Daughters Corporation mholt@formanlaw.com,
kanema@formanlaw.com

Steven J. Mitnick

on behalf of Creditor AGSCO Corporation smitnick@sm-lawpc.com lindsay@sm-lawpc.com

U.S. Trustee

USTPRegion03.NE.EDF@usdoj.gov

TOTAL: 13